



Get Sellers off the sidelines  
and **close more business** with

**Buy Before  
You Sell**



# Challenges In Today's Market



## Contingencies Create Risk

and put clients at a disadvantage



## Selling a home you're living in is stressful



## Lack Of Access

to their biggest source of wealth when they want it most.

# Maximize Sales Price with Calque

Moving out and staging an empty home can significantly impact its sale price and the speed at which it sells.



## Higher Sales Price

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Staging can help increase the sale price by up to **10%**



## Faster Sales

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A recent survey shows that staging helps sell homes up to **3 times faster.**

# Solution

A better **'buy before you sell'**  
program built for you.

powered by  calque

# Offer an easier Buy Before You Sell experience in 48 states



No matter where you are, **Calque** will be right by your side

# How It Works...

Take control of the entire home buying and selling journey, double your opportunities, and maximize your commissions

1

● —————

Calque offers a Guaranteed Backup Agreement (GBA) on a homeowners qualifying departing residence

2

● —————

Loan officer originates a mortgage on the new home without a home sale contingency (and a second lien on the departing home, if equity unlock is needed)

3

● —————

Homeowner signs GBA and 180 day marketing period starts

Homeowner closes on new home and moves in

4

● - - - - -

Agent lists the departing residence

Homeowner + agent sell the departing residence on the open market (or Calque buys it after 180 days)

# Reduce Risk with Calque's Backup Agreement

## Low Risk Safety Net



Calque will buy the home for the **Guaranteed Backup Agreement** offer if it hasn't sold within 180 days.

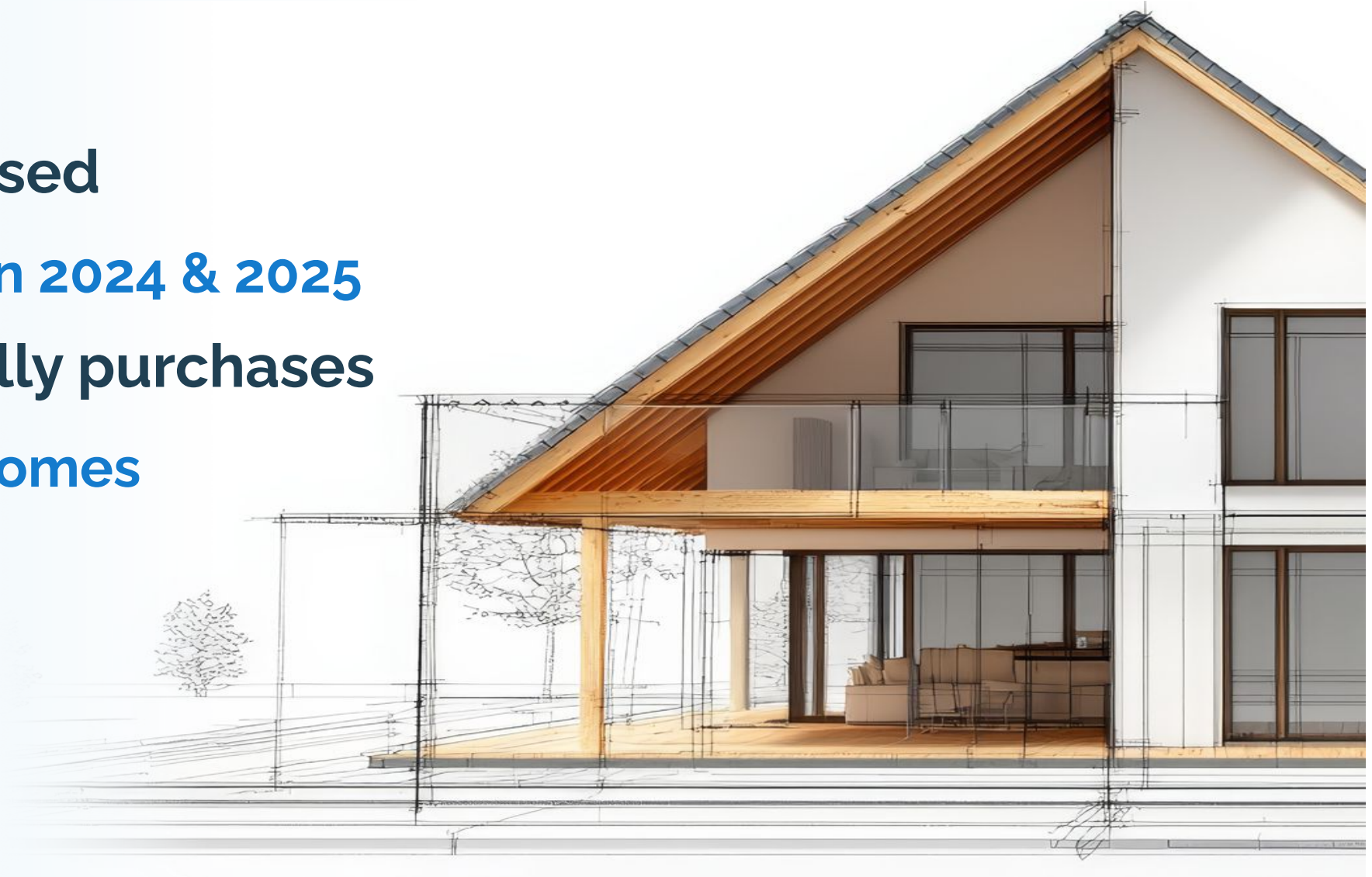
**If we resell the home for more than we paid, we will return the net profit to your client after expenses\***



### Our Goal

Enable homeowners and their agent to sell the departing residence on the open market for full value

Calque purchased  
**Zero** homes in 2024 & 2025  
... and historically purchases  
less than **2%** homes



Based on a 70% Backup Agreement, offers vary based on multiple factors

# Pricing Certainty

Upfront pricing with no hidden program fees.  
Calque's fees are paid out of the closing proceeds of the departing residence.

Program Fees to Calque

**Calque's BBYS Fee Structure**

Flat **\$2,000** fee

+

**1%** of

**Guaranteed Backup Agreement**

**Fee Example**


Estimate to move from a \$400k

**\$4,800**

\$2,000 + (1% x \$280,000)

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\*Estimated offer is \$280,000 on a \$400,000 home [\$2,000 flat fee + \$2,800]

 Calque is not a lender and does not provide financing options. Should the client require an equity advance, the loan officer will originate or broker the second lien. Any fees associated will be processed through the lender used to originate the second.



Notes: The total liens on the departing residence may not exceed Calque's offer

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# Our Solutions

## Trade-In Mortgage Program

### Purpose:

Designed for homeowners who want to tap the equity in their current home to make a bigger down payment on their new home by allowing the lender to use that equity to provide a HELOC or second mortgage loan.

### Use Case

- Borrowers need home sale and financing contingencies removed, *and* would like a second lien to tap into their equity

### Benefits

-  **Security of a higher Backup Agreement**
-  **Ability to tap into equity**

Based on a 70% Backup Agreement,  
offers vary based on multiple factors

# Example Transaction and Fees

## Trade-In Mortgage Program

Estimated Market Value of Departing Home	<b>\$575,000</b>
Mortgage Balance	<b>\$275,000</b>

GBA Amount	<b>\$402,500</b>
GBA Offer Timing	<b>5-7 business days</b>
Available Equity	<b>\$127,500</b>
Total Calque Fees	<b>\$6,025</b> (\$2,000 + 1%)



# Our Solutions

## Contingency Buster Program



### Purpose:

Designed for homeowners who want to remove home sale contingencies in 48 hours or less for the lowest possible cost, as they already have funds set aside for their down payment, outside their home's equity.

### Use Case

- Borrower only needs home sale and financing contingencies removed

### Benefits

-  **Faster turnaround time**
-  **Lower backup agreement = lower fees**

# Example Transaction and Fees

Based on Backup Agreement for only total mortgage/lien balance owed, offers vary based on multiple factors

## Contingency Buster Program

Estimated Market Value of Departing Home

**\$575,000**

Mortgage Balance

**\$275,000**

GBA Amount

**\$275,000**

GBA Offer Timing

**1-2 business days**

Available Equity

**\$0**

Total Calque Fees

**\$4,750**  
(\$2,000 + 1%)

# Eligibility Guidelines & Key Points

## Eligible

- ✓ Conventional purchase on the next home
- ✓ Duplexes (with restrictions)
- ✓ Owner-occupied primary residences
- ✓ Modular homes (with restrictions)
- ✓ Up to \$1.5 million Calque GBA offer
- ✓ Condos (with restrictions)
- ✓ Single family residences
- ✓ On 5 acres or less

# Eligibility Guidelines & Key Points

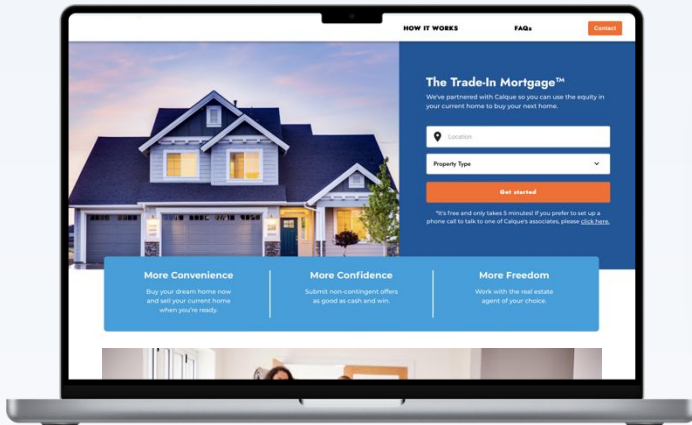
## Ineligible

- ✘ Investment properties
- ✘ Rental properties
- ✘ Second homes
- ✘ Multi-tenant properties
- ✘ Manufactured or mobile homes
- ✘ Short-sales or foreclosures
- ✘ On market for over 100 days
- ✘ Active projects/renovations
- ✘ In high risk flood zones

# Resources and Support

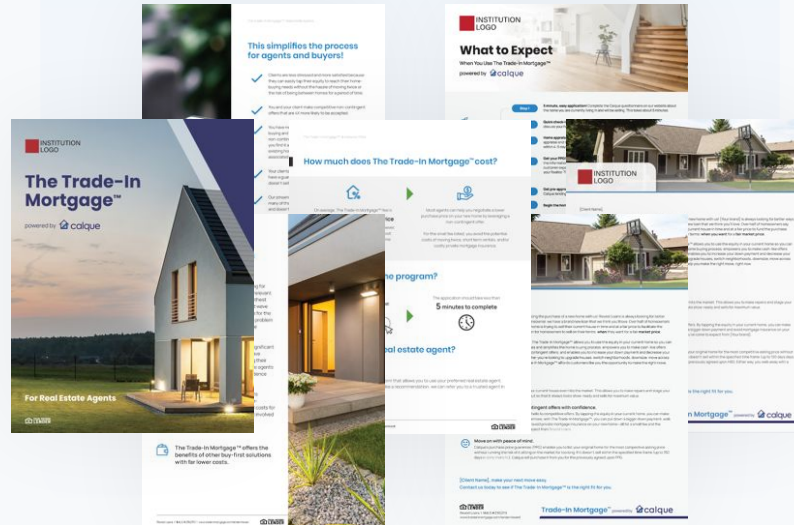
## Homeowners easily apply via your microsite

Calque tracks your clients and makes sure referrals stay with you



## We provide turn-key marketing materials

Ready to use and simple for homeowners to understand



## Calque does all the heavy lifting for you

Calque keeps you in the center of the deal. We do all the work, you get all the credit



# Check out what everyone is saying

*"I'd like to move but..."*

*"All my money is tied up in my home"*

*"I don't want to deal with the stress involved"*



It's a fantastic program for getting buyers into the market, offering them a safety net, and giving your realtor partners a **competitive edge**. It also showcases you as a loan officer, opening doors to attract new business. The Calque team is fabulous to work with - knowledgeable, professional, and helpful.

- **Stacy**, *Loan Officer*



In our first two moves, finding a short-term rental with 7 kids was horrible. Our LO introduced us to the new product so we wouldn't have to. It worked great for us! Nothing went wrong. Everybody stayed in contact. If I sent an email, I got a response right away. **Usually something always goes wrong, but this was too easy.**

- **Natalie**, *Homeowner*





# Follow us on social media!

For updates, giveaways, and shoutouts from the Calque team



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